

LOANS AND ADVANCES - House Building Advance - Sri M.Shankar Rao, Office Subordinate, General Administration Department - House Building Advance of Rs.3.50 lakhs (Rupees three lakhs and fifty thousand only) for site-cum-construction of house - Sanctioned - ORDERS - ISSUED.

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**G.O.Ms.No: 576 :**  
**Dated::::09.09.2008:**

1. G.O.Ms.No: 311, Finance & Planning (FW A&L) Department, dated 06.11.1996.
2. G.O.Ms.No: 50, Finance & Planning (FW A&L) Department, dated 01.04.1998.
3. G.O.Rt..No: 2256, Finance (A&L) Department, dated 22.04.2008.
4. U.O.Note No: 18357/OP.I/2008-1, dated 21.06.2008 of G.A.D.
5. G.O.Rt..No:3111, Finance (A&L) Department, dated 21.07.2008.
6. U.O.Note No: 27896/OP.I/2008-1, dated 06.08.2008 of G.A.D.
7. From Sri M.Shankar Rao, Office Subordinate, application, dated 25.02.2008.

**ORDER:**

Under Article 226 and 233-A of A.P. Financial Code Volume-1, sanction is hereby accorded to Sri M.Shankar Rao, Office Subordinate, General Administration Department, an advance of Rs.3.50 Lakhs (Rupees three lakhs and fifty thousand only), for purchase of a site at Plot No: 7, admeasuring 132 sq.yards in Survey No: 969/B, situated at Narmeta Village and Mandal, Warangal District and construction of a house, subject to the following conditions:

1. The first instalment of Rs.1,20,000/- (Rupees one lakh and twenty thousand only) of the sanctioned advance, is payable for purchasing site on his executing an agreement in the prescribed form (Form-V) for the repayment of the advance. The amount is payable to the Vendor Sri D.Manik Prabhu, son of Late D.Ramulu, D-9, B-Block, PWD Quarters, Malakpet, Hyderabad, in the form of a crossed cheque/demand draft before the Sub-Registrar at the time of registration of the site. In all cases in which a part of the advance is given for the purchase of land, the land must be purchased and the sale-deed in respect thereof produced for the inspection of the Head of Department concerned within two months from the date on which the above amount is drawn, failing which the applicant shall be liable to refund at

once the entire amount to Government together with the interest thereon;

2. The second instalment of Rs.1,20,000/- (Rupees one lakh and twenty thousand only) of the sanctioned advance is payable to the applicant on his mortgaging in favour of the Government (in form Form X or XI) as the case may be, the land purchased by him along with the house/flat to be built thereon;

3. The third instalment of Rs.1,10,000/- (Rupees one lakh and twenty thousand only) of the sanctioned advance is payable to the applicant after the construction reached roof level provided the Head of the Department is satisfied that the development of the area in which the house/flat is built is complete in respect of amenities, such as water supply, drainage and sewerage;

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4. That the construction of the house shall be carried out exactly in accordance with the approved plan, estimates and specifications in the prescribed forms which should be submitted to the Government along with the mortgage deed;

5. That he insures the house immediately on completion of construction at his own cost for a sum not less than the amount of the advance with interest due thereon and shall keep it so insured against damage by fire, lightning, cyclone and floods year after year till the advance with interest due thereon is fully repaid to Government and deposit the policy with the Government;

6. That the construction should be completed within 18 months of the date on which the first instalment of the sanctioned advance is drawn by him;

7. That the house is maintained in good condition, repair at his own cost and he shall continue to pay all the municipal taxes and local taxes regularly until the advance has been repaid in full;

8. That he shall keep the building from all encumbrances; and

9. That any amount drawn by him in excess of the expenditure incurred should be refunded to Government together with interest thereon, if any, forthwith.

2. The recovery of the advance granted to the individual shall commence from the month following the completion of the house or the nineteenth month after the date on which the first instalment of the advance is paid to the grantee whichever is earlier. The recovery of the advance shall

be effect through the monthly pay/leave salary bills. The principal amount of the advance granted Rs.3.50 lakhs shall be recovered in (121) monthly instalments i.e. the first instalment being Rs.2000/- (Rupees two thousand only) and remaining 120 monthly instalments at the rate of Rs.2,900/- (Two thousand nine hundred only) per month and the interest at the rate of 7 ½% shall be recovered in 36 instalments there after. The balance of the advance and the interest, if any, outstanding at the time of retirement or death of the loanee shall be recovered from his Death-cum-Retirement Gratuity. The date of superannuation of the individual is 31.10.2023.

3. For the misuse of the loan amount and non-observance of the House Building Advance Rules, penal interest at 1½ % times the normal rate shall be levied besides taking disciplinary action under the C.C.A. Rules against the defaulter as laid down in G.O. first read above.

4. In case, the grantee does not repay the balance of the advance due to Government on or before the date of retirement, it shall also be open to Government to enforce the security of the mortgage at any time and recover the balance of the advance due, together with interest by sale of the house or in such other manner as may be permissible under Law. For any reasons other than the normal retirement on superannuation or if he dies before the repayment of the advance which shall become payable to Government forthwith. The property mortgaged to Government shall be reconveyed to the Grantee (or his successors interest as the case may be) after the advance together with the interest thereon has been repaid to the Government in full.

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5. The expenditure shall be debited to “7610 - Loans to Government Servants - 201 - HBA - SH (05) - Loans to other Officers”.

6. The General Administration (Claims-E) Department shall draw and disburse the amount due to the individual sanctioned in para-1 above.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

R.M.GONELA  
PRINCIPAL SECRETARY TO GOVERNMENT (POLITICAL)

To  
Sri M.Shankar Rao, Office Subordinate, General Administration Department.  
The General Administration (Claims-E) Department.  
The Deputy Pay & Accounts Officer, Secretariat Branch, Hyderabad.  
The Accountant General, Andhra Pradesh, Hyderabad.  
The Finance (A&L) Department.  
Sf/sc.

//FORWARDED::BY ORDER//

SECTION OFFICER

GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT

LOANS AND ADVANCES - House Building Advance - Sri K.Raju,  
Office Subordinate, General Administration Department - House  
Building Advance of Rs.3.50 lakhs (Rupees three lakhs and fifty  
thousand only) for site-cum-construction of house - Sanctioned -  
ORDERS - ISSUED.

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GENERAL ADMINISTRATION (OP.V) DEPARTMENT

**G.O.Ms.No: 577 :**  
**Dated:::09.09.2008:**

**Read the following::**

1. G.O.Ms.No: 311, Finance & Planning (FW A&L) Department,  
dated 06.11.1996.
2. G.O.Ms.No: 50, Finance & Planning (FW A&L) Department,  
dated 01.04.1998.
3. G.O.Rt..No: 2256, Finance (A&L) Department, dated  
22.04.2008.
4. U.O.Note No: 18357/OP.I/2008-1, dated 21.06.2008 of G.A.D.
5. G.O.Rt..No: 3111, Finance (A&L) Department, dated  
21.07.2008.
6. U.O.Note No: 27896/OP.I/2008-1, dated 06.08.2008 of G.A.D.
7. From Sri K.Raju, Office Subordinate, application, dated  
17.03..2008.

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**O R D E R:**

Under Article 226 and 233-A of A.P. Financial Code  
Volume-1, sanction is hereby accorded to Sri M.Shankar Rao,  
Office Subordinate, General Administration Department, an  
advance of Rs.3.50 Lakhs (Rupees three lakhs and fifty thousand  
only), for purchase of a site at Plot No: 8, admeasuring 132  
sq.yards in Survey No: 969/B, situated at Narmeta Village and  
Mandal, Warangal District and construction of a house, subject to  
the following conditions:

1. The first instalment of Rs.1,20,000/- (Rupees one lakh  
and twenty thousand only) of the sanctioned advance, is  
payable for purchasing site on his executing an  
agreement in the prescribed form (Form-V) for the  
repayment of the advance. The amount is payable to the  
Vendor Sri D.Manik Prabhu, son of Late D.Ramulu, D-9,  
B-Block, PWD Quarters, Malakpet, Hyderabad, in the  
form of a crossed cheque/demand draft before the Sub-  
Registrar at the time of registration of the site. In all  
cases in which a part of the advance is given for the  
purchase of land, the land must be purchased and the  
sale-deed in respect thereof produced for the inspection  
of the Head of Department concerned within two months  
from the date on which the above amount is drawn,  
failing which the applicant shall be liable to refund at

once the entire amount to Government together with the interest thereon;

2. The second instalment of Rs.1,20,000/- (Rupees one lakh and twenty thousand only) of the sanctioned advance is payable to the applicant on his mortgaging in favour of the Government (in form Form X or XI) as the case may be, the land purchased by him along with the house/flat to be built thereon;

3. The third instalment of Rs.1,10,000/- (Rupees one lakh and twenty thousand only) of the sanctioned advance is payable to the applicant after the construction reached roof level provided the Head of the Department is satisfied that the development of the area in which the house/flat is built is complete in respect of amenities, such as water supply, drainage and sewerage;

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4. That the construction of the house shall be carried out exactly in accordance with the approved plan, estimates and specifications in the prescribed forms which should be submitted to the Government along with the mortgage deed;

5. That he insures the house immediately on completion of construction at his own cost for a sum not less than the amount of the advance with interest due thereon and shall keep it so insured against damage by fire, lightning, cyclone and floods year after year till the advance with interest due thereon is fully repaid to Government and deposit the policy with the Government;

6. That the construction should be completed within 18 months of the date on which the first instalment of the sanctioned advance is drawn by him;

7. That the house is maintained in good condition, repair at his own cost and he shall continue to pay all the municipal taxes and local taxes regularly until the advance has been repaid in full;

8. That he shall keep the building from all encumbrances; and

9. That any amount drawn by him in excess of the expenditure incurred should be refunded to Government together with interest thereon, if any, forthwith.

2. The recovery of the advance granted to the individual shall commence from the month following the completion of the house or the nineteenth month after the date on which the first instalment of the advance is paid to the grantee whichever is earlier. The recovery of the advance shall be effect through the monthly pay/leave salary bills. The

principal amount of the advance granted Rs.3.50 lakhs shall be recovered in (175) monthly instalments i.e. at the rate of Rs.2,000/- (Two thousand only) per month and the interest at the rate of 7 ½% shall be recovered in 36 instalments there after. The balance of the advance and the interest, if any, outstanding at the time of retirement or death of the loanee shall be recovered from his Death-cum-Retirement Gratuity. The date of superannuation of the individual is 31.01.2029.

3. For the misuse of the loan amount and non-observance of the House Building Advance Rules, penal interest at 1½ % times the normal rate shall be levied besides taking disciplinary action under the C.C.A. Rules against the defaulter as laid down in G.O. first read above.

4. In case, the grantee does not repay the balance of the advance due to Government on or before the date of retirement, it shall also be open to Government to enforce the security of the mortgage at any time and recover the balance of the advance due, together with interest by sale of the house or in such other manner as may be permissible under Law. For any reasons other than the normal retirement on superannuation or if he dies before the repayment of the advance which shall become payable to Government forthwith. The property mortgaged to Government shall be reconveyed to the Grantee (or his successors interest as the case may be) after the advance together with the interest thereon has been repaid to the Government in full.

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5. The expenditure shall be debited to “7610 - Loans to Government Servants - 201 - HBA - SH (05) - Loans to other Officers”.

6. The General Administration (Claims-E) Department shall draw and disburse the amount due to the individual sanctioned in para-1 above.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

R.M.GONELA  
PRINCIPAL SECRETARY TO GOVERNMENT (POLITICAL)

To  
Sri K.Raju, Office Subordinate, General Administration Department.  
The General Administration (Claims-E) Department.  
The Deputy Pay & Accounts Officer, Secretariat Branch, Hyderabad.  
The Accountant General, Andhra Pradesh, Hyderabad.  
The Finance (A&L) Department.  
Sf/sc.

//FORWARDED::BY ORDER//

SECTION OFFICER



GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT

LOANS AND ADVANCES - House Building Advance - Sri Anthony, Office Subordinate, General Administration Department - House Building Advance of Rs.3.50 lakhs (Rupees three lakh and fifty thousand only) for construction of house - Sanctioned - ORDERS - ISSUED.

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GENERAL ADMINISTRATION (OP.V) DEPARTMENT

**G.O.Ms.No:578**

**Dated:::09.09.2008:**

**Read the**

**following:**

1. G.O.Ms.No: 311, Finance & Planning (FW A&L) Department, dated 06.11.1996.
2. G.O.Ms.No: 50, Finance & Planning (FW A&L) Department, dated 01.04.1998
3. G.O.Rt..No: 2256, Finance (A&L) Department, dated 22.04.2008.
4. U.O.Note No: 18357/OP.I/2008-1, dated 21.06.2008 of G.A.D.
5. G.O.Rt..No: 3111, Finance (A&L) Department, dated 21.07.2008.
6. U.O.Note No: 27896/OP.I/2008-1, dated 06.08.2008 of G.A.D.
7. From Sri Anthony, Office Subordinate, application, dated 02.04.2008.

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**O R D E R:**

Under Article 226 and 233-A of A.P. Financial Code Volume-1, sanction is hereby accorded to Sri Anthony, Office Subordinate, General Administration Department, an advance of Rs.3.50 Lakhs (Rupees three lakhs and fifty thousand only) for construction of a new house at Plot No: 47, admeasuring 150 sq.yards in Survey No: 133/E, situated at Fasalwadi Village and Grampanchayat, Sanga Reddy Mandal, Medak District and construction of a house, subject to the following conditions:

1. The first instalment of Rs.1,10,000/- (Rupees one lakh ten thousand only) of the sanctioned advance, is payable to the applicant on his mortgaging the site in favour of the Government (in form X), as the case may be, the land possessed by him along with the house/flat to be built thereon.
2. The second instalment of Rs.1,20,000/- (Rupees one lakh and twenty thousand only) of the sanctioned advance is payable to the applicant when the construction reach lintel level; and
- 3 The third instalment of Rs.1,20,000/- (Rupees one lakh and twenty thousand only) of the sanctioned advance is payable to the applicant when the construction reached roof level provided the Head of

the Department is satisfied that the development of the area in which the house/flat is newly built is complete in respect of amenities, such as water supply, drainage and sewerage;

4. That the construction of the house shall be carried out exactly in accordance with the approved plan, estimates and specifications in the prescribed forms which should be submitted to the Government along with the mortgage deed;

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5. That he insures the house immediately on completion of construction at his own cost for a sum not less than the amount of the advance with interest due thereon and shall keep it so insured against damage by fire, lightning, cyclone and floods year after year till the advance with interest due thereon is fully repaid to Government and deposit the policy with the Government;

6. That the construction should be completed within 18 months of the date on which the first instalment of the sanctioned advance is drawn by him;

7. That the house is maintained in good condition, repair at his own cost and he shall continue to pay all the municipal taxes and local taxes regularly until the advance has been repaid in full;

8. That he shall keep the building from all encumbrances; and

9. That any amount drawn by him in excess of the expenditure incurred should be refunded to Government together with interest thereon, if any, forthwith.

2. The recovery of the advance granted to the individual shall commence from the month following the completion of the house or the nineteenth month after the date on which the first instalment of the advance is paid to the grantee whichever is earlier. The recovery of the advance shall be effect through the monthly pay/leave salary bills. The principal amount of the advance granted Rs.3.50 lakhs shall be recovered in (192) monthly instalments i.e. the first instalment being Rs.1,350 (Rupees one thousand and three hundred and fifty only) and the remaining 191 monthly instalments at the rate of Rs.1,835/- (Rupees one thousand eight hundred and thirty five only) per month and the interest at the rate of 7 ½% shall be recovered in 48 instalments there after. The balance of the advance and the interest, if any, outstanding at the time of retirement or death of the loanee shall be recovered from his Death-cum-Retirement Gratuity. The date of superannuation of the individual is 30.06.2032.

3. For the misuse of the loan amount and non-observance of the House Building Advance Rules, penal interest at 1½ % times the normal rate shall be levied besides taking disciplinary action

under the C.C.A. Rules against the defaulter as laid down in G.O. first read above.

4. In case, the grantee does not repay the balance of the advance due to Government on or before the date of retirement, it shall also be open to Government to enforce the security of the mortgage at any time and recover the balance of the advance due, together with interest by sale of the house or in such other manner as may be permissible under Law. For any reasons other than the normal retirement on superannuation or if he dies before the repayment of the advance which shall become payable to Government forthwith. The property mortgaged to Government shall be reconveyed to the Grantee (or his successors interest as the case may be) after the advance together with the interest thereon has been repaid to the Government in full.

5. The expenditure shall be debited to "7610 - Loans to Government Servants - 201 - HBA - SH (05) - Loans to other Officers".

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6. The General Administration (Claims-A) Department shall draw and disburse the amount due to the individual sanctioned in para-1 above.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

R.M.GONELA  
PRINCIPAL SECRETARY TO GOVERNMENT (POLITICAL)

To  
Sri Anthony, Office Subordinate, General Administration Department.

The General Administration (Claims-E) Department.

The Deputy Pay & Accounts Officer, Secretariat Branch, Hyderabad.

The Accountant General, Andhra Pradesh, Hyderabad.

The Finance (A&L) Department.

Sf/sc.

//FORWARDED::BY ORDER//

SECTION OFFICER

GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT

LOANS AND ADVANCES - House Building Advance - Sri K.Ravi, Office Subordinate, General Administration Department - House Building Advance of Rs.3.50 lakhs (Rupees three lakh and fifty thousand only) for construction of house - Sanctioned - ORDERS - ISSUED.

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GENERAL ADMINISTRATION (OP.V) DEPARTMENT

**G.O.Ms.No:579**

**Dated:::09.09.2008:**

**Read the**

**following:**

1. G.O.Ms.No: 311, Finance & Planning (FW A&L) Department, dated 06.11.1996.
2. G.O.Ms.No: 50, Finance & Planning (FW A&L) Department, dated 01.04.1998
3. G.O.Rt..No: 2256, Finance (A&L) Department, dated 22.04.2008.
4. U.O.Note No: 18357/OP.I/2008-1, dated 21.06.2008 of G.A.D.
5. G.O.Rt..No: 3111, Finance (A&L) Department, dated 21.07.2008.
6. U.O.Note No: 27896/OP.I/2008-1, dated 06.08.2008 of G.A.D.
7. From Sri K.Ravi, Office Subordinate, application, dated 07.05.2008.

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**ORDER:**

Under Article 226 and 233-A of A.P. Financial Code Volume-1, sanction is hereby accorded to Sri K.Ravi, Office Subordinate, General Administration Department, an advance of Rs.3.50 Lakhs (Rupees three lakhs and fifty thousand only) for construction of a new house at Plot No: 5, admeasuring 150 sq.yards in Survey No: 133/E, situated at Fasalwadi Village and Grampanchayat, Sanga Reddy Mandal, Medak District and construction of a house, subject to the following conditions:

1. The first instalment of Rs.1,10,000/- (Rupees one lakh ten thousand only) of the sanctioned advance, is payable to the applicant on his mortgaging the site in favour of the Government (in form X), as the case may be, the land possessed by him along with the house/flat to be built thereon.
2. The second instalment of Rs.1,20,000/- (Rupees one lakh and twenty thousand only) of the sanctioned advance is payable to the applicant when the construction reach lintel level; and
- 3 The third instalment of Rs.1,20,000/- (Rupees one lakh and twenty thousand only) of the sanctioned advance is payable to the applicant when the construction reached roof level provided the Head of the Department is satisfied that the development of the area in which the house/flat is newly built is complete in respect of amenities, such as water supply, drainage and sewerage;

- 4 That the construction of the house shall be carried out exactly in accordance with the approved plan, estimates and specifications in the prescribed forms which should be submitted to the Government along with the mortgage deed;

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- 5 That he insures the house immediately on completion of construction at his own cost for a sum not less than the amount of the advance with interest due thereon and shall keep it so insured against damage by fire, lightning, cyclone and floods year after year till the advance with interest due thereon is fully repaid to Government and deposit the policy with the Government;

6. That the construction should be completed within 18 months of the date on which the first instalment of the sanctioned advance is drawn by him;

7. That the house is maintained in good condition, repair at his own cost and he shall continue to pay all the municipal taxes and local taxes regularly until the advance has been repaid in full;

8. That he shall keep the building from all encumbrances; and

9. That any amount drawn by him in excess of the expenditure incurred should be refunded to Government together with interest thereon, if any, forthwith.

2. The recovery of the advance granted to the individual shall commence from the month following the completion of the house or the nineteenth month after the date on which the first instalment of the advance is paid to the grantee whichever is earlier. The recovery of the advance shall be effect through the monthly pay/leave salary bills. The principal amount of the advance granted Rs.3.50 lakhs shall be recovered in (240) monthly instalments i.e. the first instalment being Rs.1,060 (Rupees one thousand and sixty only) and the remaining 239 monthly instalments at the rate of Rs.1,460/- (Rupees one thousand four hundred and sixty only) per month and the interest at the rate of 7 ½% shall be recovered in 48 instalments there after. The balance of the advance and the interest, if any, outstanding at the time of retirement or death of the loanee shall be recovered from his Death-cum-Retirement Gratuity. The date of superannuation of the individual is 31.05.2038.

3. For the misuse of the loan amount and non-observance of the House Building Advance Rules, penal interest at 1½ % times the normal rate shall be levied besides taking disciplinary action under the C.C.A. Rules against the defaulter as laid down in G.O. first read above.

4. In case, the grantee does not repay the balance of the advance due to Government on or before the date of retirement, it shall also be open to Government to enforce the security of the mortgage at any time and recover the balance of the advance due, together with interest by sale of the house or in such other manner as may be permissible under Law. For any reasons other than the normal retirement on superannuation or if he dies before the repayment of the advance which shall become payable to Government forthwith. The property mortgaged to Government shall be reconveyed to the Grantee (or his successors interest as the case may be) after the advance together with the interest thereon has been repaid to the Government in full.

5. The expenditure shall be debited to "7610 - Loans to Government Servants - 201 - HBA - SH (05) - Loans to other Officers".

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6. The General Administration (Claims-A) Department shall draw and disburse the amount due to the individual sanctioned in para-1 above.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA  
PRADESH)

R.M.GONELA  
PRINCIPAL SECRETARY TO GOVERNMENT (POLITICAL)

To  
Sri K.Ravi, Office Subordinate, General Administration  
Department.

The General Administration (Claims-E) Department.

The Deputy Pay & Accounts Officer, Secretariat Branch,  
Hyderabad.

The Accountant General, Andhra Pradesh, Hyderabad.

The Finance (A&L) Department.

Sf/sc.

//FORWARDED::BY ORDER//

SECTION OFFICER

GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT

LOANS AND ADVANCES - House Building Advance - Sri G.Venkateshwar, Office Subordinate, General Administration Department - House Building Advance of Rs.3.50 lakhs (Rupees three lakh and fifty thousand only) for construction of house - Sanctioned - ORDERS - ISSUED.

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GENERAL ADMINISTRATION (OP.V) DEPARTMENT

**G.O.Ms.No:     :**  
**Dated:::00.09.2008:**

**Read the**

**following:**

1. G.O.Ms.No: 311, Finance & Planning (FW A&L) Department, dated 06.11.1996.
2. G.O.Ms.No: 50, Finance & Planning (FW A&L) Department, dated 01.04.1998
3. G.O.Rt..No: 2256, Finance (A&L) Department, dated 22.04.2008.
4. U.O.Note No: 18357/OP.I/2008-1, dated 21.06.2008 of G.A.D.
5. G.O.Rt..No: 3111, Finance (A&L) Department, dated 21.07.2008.
6. U.O.Note No: 27896/OP.I/2008-1, dated 06.08.2008 of G.A.D.
7. From Sri Anthony, Office Subordinate, application, dated 04.07.2008.

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**ORDER:**

Under Article 226 and 233-A of A.P. Financial Code Volume-1, sanction is hereby accorded to Sri G.Venkateshwar, Office Subordinate, General Administration Department, an advance of Rs.3.50 Lakhs (Rupees three lakhs and fifty thousand only) for construction of a new house at Plot No: 8, admeasuring 150 sq.yards in Survey No: 133/E, situated at Fasalwadi Village and Grampanchayat, Sanga Reddy Mandal, Medak District and construction of a house, subject to the following conditions:

1. The first instalment of Rs.1,10,000/- (Rupees one lakh ten thousand     only) of the sanctioned advance, is payable to the applicant on his     mortgaging the site in favour of the Government (in form X), as the     case may be, the land possessed by him along with the house/flat to be     built thereon;
2. The second instalment of Rs.1,20,000/- (Rupees one lakh and     twenty thousand only) of the sanctioned advance is payable to the     applicant when the construction reach lintel level; and
- 3   The third instalment of Rs.1,20,000/- (Rupees one lakh and     twenty     thousand only) of the sanctioned advance is payable to the     applicant when the construction reached roof level provided the     Head of the Department is satisfied that the development of the area in which the house/flat is newly built is complete in

respect of amenities, such as water supply, drainage and sewerage;

4. That the construction of the house shall be carried out exactly in accordance with the approved plan, estimates and specifications in the prescribed forms which should be submitted to the Government along with the mortgage deed;

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5 That he insures the house immediately on completion of construction at his own cost for a sum not less than the amount of the advance with interest due thereon and shall keep it so insured against damage by fire, lightning, cyclone and floods year after year till the advance with interest due thereon is fully repaid to Government and deposit the policy with the Government;

6. That the construction should be completed within 18 months of the date on which the first instalment of the sanctioned advance is drawn by him;

7. That the house is maintained in good condition, repair at his own cost and he shall continue to pay all the municipal taxes and local taxes regularly until the advance has been repaid in full;

8. That he shall keep the building from all encumbrances; and

9. That any amount drawn by him in excess of the expenditure incurred should be refunded to Government together with interest thereon, if any, forthwith.

2. The recovery of the advance granted to the individual shall commence from the month following the completion of the house or the nineteenth month after the date on which the first instalment of the advance is paid to the grantee whichever is earlier. The recovery of the advance shall be effect through the monthly pay/leave salary bills. The principal amount of the advance granted Rs.3.50 lakhs shall be recovered in (150) monthly instalments i.e. the first instalment being Rs.2,085/- (Rupees two thousand and eighty fifty only) and the remaining 149 monthly instalments at the rate of Rs.2,335/- (Rupees two thousand three hundred and thirty five only) per month and the interest at the rate of 7 ½% shall be recovered in 36 instalments there after. The balance of the advance and the interest, if any, outstanding at the time of retirement or death of the loanee shall be recovered from his Death-cum-Retirement Gratuity. The date of superannuation of the individual is 31.01.2028.

3. For the misuse of the loan amount and non-observance of the House Building Advance Rules, penal interest at 1½ % times the normal rate shall be levied besides taking disciplinary action



under the C.C.A. Rules against the defaulter as laid down in G.O. first read above.

4. In case, the grantee does not repay the balance of the advance due to Government on or before the date of retirement, it shall also be open to Government to enforce the security of the mortgage at any time and recover the balance of the advance due, together with interest by sale of the house or in such other manner as may be permissible under Law. For any reasons other than the normal retirement on superannuation or if he dies before the repayment of the advance which shall become payable to Government forthwith. The property mortgaged to Government shall be reconveyed to the Grantee (or his successors interest as the case may be) after the advance together with the interest thereon has been repaid to the Government in full.

5. The expenditure shall be debited to "7610 - Loans to Government Servants - 201 - HBA - SH (05) - Loans to other Officers".

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6. The General Administration (Claims-A) Department shall draw an and disburse the amount due to the individual sanctioned in para-1 above.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

R.M.GONELA  
PRINCIPAL SECRETARY TO GOVERNMENT (POLITICAL)

To  
Sri G.Venkateshwar, Office Subordinate, General Administration Department.  
The General Administration (Claims-E) Department.  
The Deputy Pay & Accounts Officer, Secretariat Branch, Hyderabad.  
The Accountant General, Andhra Pradesh, Hyderabad.  
The Finance (A&L) Department.  
Sf/sc.

// FORWARDED::BY ORDER//

SECTION OFFICER